



nib Travel Services (Australia) Pty Ltd  
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## Coronavirus (COVID-19) Update

(Advice as at 30 March 2022; update to advice of 19 March 2020)

The Coronavirus (COVID-19) pandemic continues to impact travellers' plans globally. Numerous governments worldwide have placed restrictions on travel or have banned travel altogether. Travellers are advised to closely monitor these warnings and restrictions as they may change with little or no warning. Please read the latest government and health advice to see if your planned travel is affected.

- Government restrictions may affect your ability to travel, and losses arising from government intervention including travel bans, border closures or broadly imposed quarantine requirements, or from your failure to follow advice from official bodies are not covered by this policy. Also, while a destination has a 'Do Not Travel' warning in place for COVID-19, our policies won't cover a loss arising from COVID-19 in that destination.
- Check [smartraveller.gov.au](http://smartraveller.gov.au) to see if your planned overseas travel is affected; you can only travel overseas if there are no travel restrictions in place for your intended destination or if you qualify for an exemption.

Whether or not your policy can cover you for events relating to COVID-19 will depend on:

- The Product Disclosure Statement effective at the time your policy is issued; and
- The issue date of your policy; and
- The advice level for a country or region.

While a destination has a 'Do Not Travel' warning in place for an event (including COVID-19), our travel insurance doesn't offer cover for losses that arise from travelling to, planning to travel to, or choosing to remain in a country or region that is the subject of a 'Do not travel' warning issued by the Australian Government.

This includes claims relating to COVID-19 for travel in a country or region where there is a 'Do Not Travel' warning in place due to COVID-19, regardless of the date your policy is issued.

### Can COVID-19 be covered under my policy?

For National Seniors Travel Insurance policies issued between 11 April 2019 and 23 January 2020

Check your policy wording as exclusions may apply, including but not limited to exclusions for contagious disease, epidemics, or pandemics.

For National Seniors Travel Insurance policies issued between 23 January 2020 – 30 January 2020

Cover is not available for any event relating to COVID-19 for travel to and/or from China.

For other destinations, check your policy wording as exclusions may apply, including but not limited to exclusions for contagious disease, epidemics, or pandemics.

For National Seniors Travel Insurance policies issued between 31 January 2020 – 1 April 2020

Cover is not available for any event relating to COVID-19 for all destinations.

For nib Travel Insurance policies issued between 1 April 2021 – 29 March 2022; and National Seniors Travel Insurance policies from 30 March 2022

Following the release of a new product, we can offer cover for some Coronavirus related events. Refer to the terms, conditions, limitations and exclusions of your policy wording for further information

Note: Our travel insurance will not offer cover for losses arising from COVID-19 if you plan to travel to, travel to, or remain in a country or region for which the Government has issued a 'Do Not Travel' warning in relation to COVID-19.

You can find previous travel alerts at [nationalseniorsinsurance.we.com.au/travel-alerts](https://nationalseniorsinsurance.we.com.au/travel-alerts)

**Note:** Cover offered by travel insurance policies issued and managed by nib Travel Services (Australia) Pty Ltd varies, and policies may contain exclusions relating to a contagious disease, epidemic or pandemic, to a government prohibition or regulation, or to government advice against travel to a destination. Please read your policy document for the full policy terms, conditions, limitations and exclusions.

#### **If your travel plans are affected:**

1. Contact your airline, cruise or tour operator to check if tourist services are affected.
2. If you need to change your travel arrangements, contact your airline, cruise company or travel agent for assistance in the first instance. Refer to your policy wording for more details, or contact our Customer Service Centre to discuss your plans before making any changes.
3. Injured or ill? Contact the emergency assistance team as soon as possible. Their details are listed on your Certificate of Insurance.
4. In the event of a claim covered by your policy, you must do everything you can to minimise and reduce the cost of the claim, and provide all supporting documentation of the event and expenses incurred. If you intend to submit a claim, please complete the claim form, and if you need help doing this, contact us.